

Information to identify the case:

Debtor 1	<u>Arlene E. Lester</u>	Social Security number or ITIN	xxx-xx-0606
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-70784-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Arlene E. Lester

1/27/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Arlene E. Lester
 Debtor

Case No. 14-70784-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: culy
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Jan 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2020.

db
 13951303 +Arlene E. Lester, 278 Plummer Road, Sidman, PA 15955-3504
 13951304 +Advanced Call Center Technologies, LLC, P.O. Box 9091, Gray, TN 37615-9091
 13951305 +Allegheny Anesthetists, LLC, P.O. Box 108, Hollidaysburg, PA 16648-0108
 13951309 +Bby/Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
 14015329 +Embrace Home Loans, P.O. Box 8068, Virginia Beach, VA 23450-8068
 14697539 +Embrace Home Loans, Inc., 3637 Sentara Way, Virginia Beach, VA 23452-4262
 13951311 +Embrace Home Loans, Inc., P.O. Box 19409, Charlotte, NC 28219-94
 13951312 +Holiday Financial Serv, 1451 Scalp Ave Ste 1, Johnstown, PA 15904-3334
 13951313 +Loancare Servicing Center, 3637 Sentara Way, Virginia Beach, VA 23452-4262
 14697813 +McKelvey Oil Company, Inc., 447 Eisenhower Blvd., Johnstown, PA 15904-4400
 +Roundpoint Mortgage Servicing Corp., as Servicer for Embrace Home Loans,
 5016 Parkway Plaza Blvd, Suite 200, Charlotte, NC 28217-1930
 13951319 +Western PA Orthopedic & Sports Medicine, 2 Celeste Drive, Johnstown, PA 15905-2832

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 28 2020 03:23:07 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

13975982 EDI: AIS.COM Jan 28 2020 08:08:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 13951307 +EDI: CAPITALONE.COM Jan 28 2020 08:08:00 Capl/Bstby, 26525 N Riverwoods Blvd,
 Mettawa, IL 60045-3440
 13951308 +E-mail/Text: bankruptcy@cavps.com Jan 28 2020 03:23:25 Cavalry Portfolio Serv,
 Po Box 27288, Tempe, AZ 85285-7288
 13951514 +E-mail/Text: bankruptcy@cavps.com Jan 28 2020 03:23:25 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 13951310 +EDI: RMSC.COM Jan 28 2020 08:08:00 GEGRB/JCP, P.O. Box 960090, Orlando, FL 32896-0090
 14005997 EDI: PRA.COM Jan 28 2020 08:08:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 13951316 +EDI: RMSC.COM Jan 28 2020 08:08:00 Synch/Jcp, Po Box 965007, Orlando, FL 32896-5007
 13951317 +EDI: VERIZONCOMB.COM Jan 28 2020 08:08:00 Verizon, 500 Technology Dr Ste 30,
 Weldon Spring, MO 63304-2225
 13951318 +EDI: RMSC.COM Jan 28 2020 08:08:00 Walmart/GEGRB, P.O. Box 530927,
 Atlanta, GA 30353-0927

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Embrace Home Loans, Inc.
 13951306 ##+Best Buy Credit Services, P.O. Box 183195, Columbus, OH 43218-3195
 13951314 ##+Northwest Consumer Dis, 500 Galleria Dr Ste 164, Johnstown, PA 15904-8902
 13951315 ##+Remit Corp, 36 W Main St, Bloomsburg, PA 17815-1703

TOTALS: 1, * 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-7

User: culy
Form ID: 3180W

Page 2 of 2
Total Noticed: 22

Date Rcvd: Jan 27, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2020 at the address(es) listed below:

Celine P. DerKrikorian on behalf of Creditor Embrace Home Loans, Inc. ecfmail@mwc-law.com
James Warmbrodt on behalf of Creditor Embrace Home Loans, Inc. bkgroup@kmlawgroup.com
Kenneth P. Seitz on behalf of Debtor Arlene E. Lester thedebraters@aol.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5